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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Y	our full name	Ireashia	
		First name	First name
	rite the name that is on our government-issued	_ L	
	cture identification (for	Middle name	Middle name
	cample, your driver's	Willett	
lice	ense or passport	Last name	Last name
	ring your picture entification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	eeting with the trustee.		
2. Al	II other names you	Ireashia	
	ave used in the last	First name	First name
8	years	L	
ln.	aluda vaur marriad ar	Middle name	Middle name
	clude your married or aiden names.	Harris	
		Last name	Last name
		First name	First name
		rirst name	rirst name
		Middle name	Middle name
		Last name	Last name
3. O	nly the last 4 digits	XXX - XX- 8657	xxx - xx-
Se	f your Social ecurity number or	OR	OR
	ederal Individual axpayer		
ld	dentification number	9 xx - xx-	9 xx - xx-
(IT	TIN)		

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Debtor 1 Ireashia First Name	L Middle Name	Willett Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any busing	ess names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	3831 W Arthington St, Apt 1		If Debtor 2 lives at a different address:
	Number Street		Number Street
	Chicago Illinois City State	60624 Zip Code	City State Zip Code
	Cook County		County
	If your mailing address is d above, fill it in here. Note the notices to you at this mailing a	at the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	City State	Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	lived in this district longer	fore filing this petition, I have than in any other district.  plain. (See 28 U.S.C. §§ 1408.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Ireashia	L	Willett		Case number (if kno	own)	
First Name	Middle Name					
Part 2: Tell the Court Ab	out Your Bankrupt	tcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details a cashier's chec may pay with  I need to pay Individuals to  I request that judge may, buthe official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order. If your a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments is not required to, waive verty line that applies to your option, you must fill ound file it with your petition	ypically, if you attorney is so a pre-printed you choose stallments (Comay request your fee, an our family sint the Application	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so on ize and you are used.	e fee yourself, payment on your and attach to BA).  If you are filingly if your incorunable to pay t	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Northern District of Illinois	When When When	10/21/2017 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	17-31568
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12.  Fill out <i>Initial Statement About</i> this bankruptcy petition.			st You (Form 10	1A) and file it with

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Debtor 1 Ireashia		L		Willett	Case number (if kno	wn)	
Part 3: Report About Any	Rucir			Last Name			
	DUSII	162263	Tou Own as a Sole	Proprietor			
12. Are you a sole proprietor of any full-	<b>✓</b>	No.	Go to Part 4.				
or part-time business?		Yes.	Name and location of	f business			
A sole proprietorship is a business you			Name of business, if a	any			
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street			
If you have more than one sole			City	\$	State	Zip Code	
proprietorship, use a separate sheet and			Check the appropri	ate box to describe	e your business:		
attach it to this			Health Care B	usiness (as defined	l in 11 U.S.C. § 101(27A))		
petition.			Single Asset R	eal Estate (as defin	ed in 11 U.S.C. § 101(51	B))	
			Stockbroker (a	as defined in 11 U.	S.C. § 101(53A))		
Commodity Broker (as defined in 11 U.S.C. §							
None of the above							
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do n exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).						
For a definition of small business debtor,	<b>✓</b>	No.	I am not filing under (				
see 11 U.S.C. § 101(51D).	Ш	No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
(0 : = )		Yes.					
Part 4: Report if You Own	n or H	ave A	ny Hazardous Prope	erty or Any Prope	erty That Needs Imme	diate Attention	
14. Do you own or have	~	No.					
any property that poses or is alleged to pose a threat of		Yes.	What is the hazard?				
imminent and identifiable hazard to public health or			If immediate attention is	needed, why is it ne	eeded?		
safety? Or do you			Where is the property?				
own any property that needs immediate attention?				Number	Street		
For example, do you							
own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	Zip Code	

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Debtor 1 Ireashia L Willett Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Ireashia First Name		/illett Case n	number (if known)
	estions for Reporting Purposes	activanto	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual of No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily less to the second of the new Yes.	primarily for a personal, fami business debts? Business d vestment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		y exempt property is excluded and administrative te to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million
Part 7: Sign Below	11		perjury that the information provided is true and
For you	correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state.	apter 7, I am aware that I may understand the relief available I did not pay or agree to pay led and read the notice require the chapter of title 11, Universely, concealing property, ase can result in fines up to \$	y proceed, if eligible, under Chapter 7, 11,12, or 13 ple under each chapter, and I choose to proceed y someone who is not an attorney to help me fill
	Executed on 1/15/2018 MM / DD	/ <b>/ YYYY</b>	Executed on

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Debtor 1 Ireashia	L	Willett	Case number (if I	known)		
First Name	Middle Name	Last Name	<u>-</u>			
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the		
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I		
represented by an	have no knowledge after	an inquiry that the	information in the sched	ules filed with the petition is incorrect.		
attorney, you do not				·		
need to file this page.	/s/ Elise Harmening		Date	1/15/2018		
	Signature of Attorney f	or Debtor	M	M / DD / YYYY		
	Elise Harmening					
	Printed name					
	Semrad Law Firm					
	Firm name					
	20 S. Clark Street					
	Street					
	28th Floor					
	Chicago		Illinois	60603		
	City		State	Zip Code		
	Contact phone	3124852095	Email address	eharmening@semradlaw.com		
	6325657		Illinois			
	Bar number		State	State		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ireashia	L	Willett
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if	this	is	an
_	amende	d filii	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	фо. oo
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,575.00
1c. Copy line 63, Total of all property on Schedule A/B	\$8,575.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$13,413.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	· · · · · · · · · · · · · · · · · · ·
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$20,241.67
Your total liabilitie	\$33,654.67
Part 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)	¢1 540 00
	<u>\$1,549.99</u>

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Deb	tor 1	Ireashia	L	Willett	Case number (if known)	
		First Name	Middle Name	Last Name		
Part 4	4:	Answer These Question	ons for Administra	tive and Statistical Recor	ds	
6. <b>A</b> i	re yo	ou filing for bankruptcy un	der Chapters 7, 11, o	or 13?		
Г	¬ N	o. You have nothing to repo	ort on this part of the fo	orm. Check this box and submi	it this form to the court with your other sche	edules.
		es.				
Ŀ	<b>∠</b>   Y					
7. <b>W</b>	hat l	kind of debt do you have?				
Ī,					y an individual primarily for a personal,	
_	fa	mily, or household purpose	e. 11 U.S.C. § 101(8). I	Fill out lines 8-10 for statistical	purposes. 28 U.S.C. § 159.	
		our debts are not primari		ou have nothing to report on th	is part of the form. Check this box and sub	mit
	_					
		122A-1 Line 11; <b>OR</b> , Form		ne: Copy your total current mor orm 122C-1 Line 14.	official Official	\$416.00
9.	Сор	y the following special ca	itegories of claims fro	om Part 4, line 6 of Schedule	E/F:	
	From	m Part 4 on Schedule E/F	, copy the following:	Total claim		
	9a. I	Domestic support obligation	ns (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other deb	its you owe the govern	ment. (Copy line 6b.)	\$0.00	
				, , ,	\$0.00	
	90.	Claims for death or persona	i injury while you were	intoxicated. (Copy line 6c.)	<u> </u>	
	9d.	Student loans. (Copy line 6	f.)		\$0.00	
		Obligations arising out of a rity claims. (Copy line 6g.)	separation agreement of	or divorce that you did not repo	rt as \$0.00	
	Piloi	ing ciamics. (Copy mie og.)			\$0.00	
	9f. [	Debts to pension or profit-sl	naring plans, and other	similar debts. (Copy line 6h.)	<del>0.00</del>	

\$0.00

9g. Total. Add lines 9a through 9f.

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				Documen	t rage 10 or 7	9			
Fill in this	information	to identify your ca	ase:						
Debtor 1	Ireash First N		L Middle Na		llett st Name				
Debtor 2 (Spouse, if fi	ling) First N	lame	Middle Na	me la	st Name				
	1 110011	cy Court for the:	Northern		of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B						Check if this is an amended filing	
Sche	dule A/	B: Prope	rty					12/1	
category v responsibl write your	where you the le for supply name and o	ink it fits best. E ing correct infor ase number (if k	Be as complete an mation. If more sponown). Answer even	d accurate as po ace is needed, at ery question.	nce. If an asset fits in mor ssible. If two married peo ttach a separate sheet to al Estate You Own or F	pple are fil this form	ing together, both a . On the top of any a	re equally	
					ouilding, land, or similar p				
7. Do you	No. Go to P								
1.1	Street addres	ss, if available, or o		Single-family I Duplex or mul Condominium	at is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the <i>Cr</i> <b>C</b> u	e amount of any secu	claims or exemptions. Put used claims on Schedule D: aims Secured by Property.  Current value of the portion you own?	
	Number	Street	Zin Codo	Land Investment pr Timeshare Other	operty	int	escribe the nature of terest (such as fee s e entireties, or a life	simple, tenancy by	
	City	State	Zip Code	Who has an interone.  Debtor 1 only Debtor 2 only Debtor 1 and		ck	Check if this is co (see instructions)	emmunity property	
				Other informatio property identific	n you wish to add about t cation number:	this item,	such as local		
If you		more than one, lists, if available, or other street		Single-family I Duplex or mul Condominium	iti-unit building n or cooperative or mobile home	the Cr Cu en —	e amount of any secu editors Who Have Cla urrent value of the tire property?		
	City	State	Zip Code	Who has an interone.  Debtor 1 only Debtor 2 only Debtor 1 and At least one or	Debtor 2 only f the debtors and another on you wish to add about t	th	(see instructions)		

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Debtor 1	Ireashia First Name	L Middle Name	Willett Last Name	Case number	(if known)	
	et address, if available, or ot	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
City		Zip Code [	Investment property Timeshare Other  Who has an interest in the property	/? Check one.	Describe the nature or interest (such as fee s the entireties, or a life  Check if this is co (see instructions)	imple, tenancy by e estate), if known.
		p	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	about this item,		
	the dollar value of the po ve attached for Part 1. Wi	ite that number h		uding any entrie	s for pages	
<b>Do you ow</b> you own tl	nat someone else drives. If y	equitable interest you lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo			
3. Cars, va No Yes		ility vehicles, motor	cycles			
3.1	Make Model: Year:	Lincoln MKS 2009	Who has an interest in the pro one.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2009 Lincoln MKS		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community		Current value of the entire property? \$5850.00	Current value of the portion you own? \$5850.00
3.2	Make Model: Year:		who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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				Case number		
2 2	First Name	Middle Name	Last Name			
	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors with mave Cia	airis secureu by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 onl	у	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	tv property (see		
			instructions)	<b>3</b>   1   3 (		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 onl	у	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ty property (see		
			instructions)			
Exam			ner recreational vehicles, other to the fit, fishing vessels, snowmobiles, m			
Exam  N  1	nples: Boats, trailers, motors No Yes Make		ner recreational vehicles, other	otorcycle accessor	Do not deduct secured	claims or exemptions. P
Exam  N  1  Y  4.1	ples: Boats, trailers, motors No Yes		who has an interest in the pone.	otorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. P Ired claims on <i>Schedule</i> Irims Secured by Property
Exam  N  1  Y  4.1	nples: Boats, trailers, motors No Yes Make Model:		who has an interest in the pone.  Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property
Exam  N  Y  4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only  Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam  N  Y  4.1	nples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 2 onl	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property  Current value of the
Exam  N  Y  4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors	roperty? Check  y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property  Current value of the
Exam  N  Y  4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 2 onl	roperty? Check  y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property  Current value of the
Exam  N  1  Y  4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors  Check if this is communication.	roperty? Check  y and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property  Current value of the
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make  Model: Year:  Approximate mileage:  Other information:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors  Check if this is communications.	roperty? Check  y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	roperty? Check  y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule aims Secured by Property  Current value of the portion you own?  claims or exemptions. P
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make  Model: Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	roperty? Check  y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.  Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only	roperty? Check  y and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule aims Secured by Property  Current value of the portion you own?  claims or exemptions. P ured claims on Schedule aims Secured by Property
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.  Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.  Debtor 1 only Debtor 2 only	roperty? Check  y and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Pared claims or exemptions. Pared claims or exemptions. Pared claims or exemptions. Pared claims on Schedule aims Secured by Property.
Exam  V N  4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only	roperty? Check  y and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Pared claims or exemptions. Pared claims or exemptions. Pared claims or exemptions. Pared claims on Schedule aims Secured by Property.

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De	ebtor 1	Ireashia	L	Willett	Case number (if known)	
Po	rt 0.	First Name	Middle Name our Personal and Household I	Last Name		
			e any legal or equitable intere		g items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		_	and furnishings			·
	Exampl No	les: Major app	liances, furniture, linens, china, kitche	enware		
<u>✓</u>		escribe	Used Furniture			\$900.00
	. <b>Elect</b> Exampl		s and radios; audio, video, stereo, an	d digital equipment; compute	ers, printers, scanners; music	1
	No					7
☑	Yes. L	escribe	Used Electronics - 2 TV's, 1 Cell Pho	ne, 1 Game System		\$800.00
			ue ind figurines; paintings, prints, or oth in, or baseball card collections; other	· ·	=	
	Yes. D	escribe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobb s; carpentry tools; musical instrumen		tables, golf clubs, skis; canoes	
ಠ	Yes. D	escribe				
			es, shotguns, ammunition, and relate	ed equipment		
	No Yes D	escribe				1
Н						
	•		clothes, furs, leather coats, designer v	wear, shoes, accessories		
Ц	No Voc F	escribe	Head Olalle's a			1
⊻	res. L	escribe	Used Clothing			\$1000.00
_		-	ewelry, costume jewelry, engagemen r	t rings, wedding rings, heirlo	om jewelry, watches, gems,	
넴	No Vec T	escribe				1
Ш	160. L					
		-farm animal les: Dogs, cats	s s, birds, horses			
	No					
◩	Yes. D	escribe	Dog - Yorkshire Terrier			\$25.00
1	4. Any	other persor	al and household items you did no	ot already list, including an	y health aids you did not list	_
✓	No					
Ó	Yes. D	escribe				
			lue of all of your entries from Part			\$2725.00

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Debt	or 1 Ireashia First Name	L Middle Name	Willett Last Name	Case number (if known)	
Part 4					
		y legal or equitable interest	in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>C</b>	xamples: Money you ha	ve in your wallet, in your home, in	·	d on hand when you file your petition  Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with broken Institution or issuer name:	age firms, money mark	et accounts	
	_				
19.	an LLC, partnership, a		ted and unincorporat	ed businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Ireashia	L	Willett	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum  No No Yes. Give specific	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	information about them	Issuer name:			
21.	Retirement or pensio Examples: Interests in I		), thrift savings account	s, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	ooparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					·

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	r 1 Ireashia First Name		Middle Name	Willett Last Na		Case number (if known)	
	Interests in a		n an account in			r a qualified state tuition program.	
	—	530(b)(1), 529A(b), a	and 529(b)(1).				
	✓ No  Yes	Institution name and	d description. Se	eparately file the re	cords of any interests	s.11 U.S.C. § 521(c):	
		able or future intere	 ests in property	(other than any	thing listed in line	1), and rights or powers	
	✓ No	or your benefit					
	Yes. Desc	ribe					
		yrights, trademarks			lectual property and licensing agree	monte	
	No No	emet domain names,	, websites, proce	eeds from royalites	s and licensing agreet	ments	
	Yes. Desc	ribe					
		nchises, and other					
	Examples: Bui	lding permits, exclus	sive licenses, coo	perative association	on holdings, liquor lid	censes, professional licenses	
	Yes. Desc	ribe					
ne	ey or proper	ty owed to you?					portion you own? Do not deduct secured
	ey or proper						portion you own?
	「ax refunds ov ✓ No	wed to you				Fadavali	portion you own? Do not deduct secured claims or exemptions.
	Fax refunds on  ✓ No  Yes. Give s abou	wed to you specific information t them, including wh				Federal:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Fax refunds ov  ✓ No  Yes. Give s abou you a	wed to you	ns			State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
1 []	No Yes. Give s abou you a and t	wed to you specific information t them, including whalready filed the return he tax years	ns 	support child sur	oport maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
1 [ [ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [	No Yes. Give s abou you a and t	wed to you specific information t them, including whalready filed the return he tax years	ns 	support, child sup	oport, maintenance, d	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
	No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whalready filed the return he tax years	ns  limony, spousal s	support, child sup	oport, maintenance, o	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
	No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you  specific information t them, including wh already filed the return he tax years  t due or lump sum ali	ns  limony, spousal s	support, child sup	oport, maintenance, o	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
	No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you  specific information t them, including wh already filed the return he tax years  t due or lump sum ali	ns  limony, spousal s	support, child sup	oport, maintenance, d	State: Local: divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  tt  \$0.00
1 [ [ [ ] ] ] ]   [ ]	No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you  specific information t them, including wh already filed the return he tax years  t due or lump sum ali	ns  limony, spousal s	support, child sup	oport, maintenance, o	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
	No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you  specific information t them, including wh already filed the return he tax years  t due or lump sum ali	ns  limony, spousal s	support, child sup	oport, maintenance, d	State: Local:  divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
	No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	wed to you  specific information t them, including wh already filed the return he tax years  t due or lump sum ali specific information	ns limony, spousal s  ou insurance payme	ents, disability ber	nefits, sick pay, vacat	State: Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
	No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information t them, including wh already filed the return he tax years	ns limony, spousal s  ou insurance payme	ents, disability ber	nefits, sick pay, vacat	State: Local:  divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Ireashia	L	Willett	Case number (if known)	
	First Name	Middle Name	Last Name	<del></del>	
31.	Interests in insurance p Examples: Health, disabili		h savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon	of a living trust, expect p		cy, or are currently entitled to receive	
	No Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	nliquidated claims of e	very nature, including counte	rclaims of the debtor and rights	
	✓ No  Yes. Describe				
35.	Any financial assets you	u did not already list			
	No Yes. Describe				
36.		-	Part 4, including any entries		
Part	5: Describe Any Bus	siness-Belated Prop	erty You Own or Have an	Interest In. List any real estate in P	art 1.
37.			rest in any business-related p		
37.		rogal of equitable litt	rest in any business-relateu p	oporty:	Current value of the
	No. Go to Part 6.  Yes. Go to line 38.				portion you own?  Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alrea	ndy earned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		modems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, el	ectronic devices
	No Yes. Describe				

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Deb	tor 1 Ireashia	L	Willett	Case number (if known)	
40	First Name	Middle Name	Last Name	wa da	
40.		equipment, supplies you	use in business, and tools of your to	race	
	No				
	Yes. Describe				
41.	Inventory				
	<b>√</b> No				
	Yes. Describe				
	Too. Boodingo				
	-				
42.	Interests in partnersh	ips or joint ventures			
	<b>✓</b> No		Name of an Phys	0/ - 1	
	Yes. Give specific		Name of entity:	% of ownership:	
	information about them				<u> </u>
	шет				
					-
43 (	Customer lists mailing	lists, or other compilat	ions		<del>-</del>
40.	—	insts, or other compliat	10113		
	✓ No	and rate are some a file data of Color		2 0 404/44 400	
	Yes. Do your lists i	nclude personally identifial	ble information (as defined in 11 U.S.C	2. § 101(41A))?	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alr	eady list		
	<b>✓</b> No				<u> </u>
	Yes. Give specific				
	information				
					<del></del>
					_
45.4	44.00 - 4.00 1 6	. U 6	Note that are a contract to the	and the second second	
			art 5, including any entries for pag		
<u> </u>					
Part	If you own or have an	arm- and Commercian interest in farmland, list it in	al Fishing-Related Property Yon Part 1.	u Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable int	terest in any farm- or commercial fi	shing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?  Do not deduct secured claims
					or exemptions
47.	Farm animals	outton form rained fint			
	Examples: Livestock, p	outiny, tarm-raised tish			
	✓ No				
	Yes. Describe				

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Debto	r 1 Ireashia First Name	L Middle Name	Willett Last Name	Case number (if known)	
48.	Crops-either growing				
	<b>✓</b> No				
	Yes. Describe				
49.		pment, implements, machinery, fix	ctures, and tools of trade	e	
	No Yes. Describe				
	Too. Bookings				
50.	Farm and fishing supp	lies, chemicals, and feed			
	No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
				I	
		II of your entries from Part 6, inclured the services in the s		ges you have attached	
•				l	
Part 7	Describe All Pro	perty You Own or Have an In	terest in That You Did	d Not List Above	
		perty of any kind you did not alrea s, country club membership	idy list?		
١.,	No	s, country dub membersmp			
	Yes. Give specific				
	information				
54. Ad	d the dollar value of a	II of your entries from Part 7. Write	e that number here		<u> </u>
Part 8	List the Totals o	f Each Part of this Form			
55. <b>P</b> a	art 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>p</b> a	art 2 total vehicles, lir	ne 5	\$5850.00		
57. <b>Pa</b>	rt 3: Total personal a	nd household items, line 15	\$2725.00		
58. <b>Pa</b>	rt 4: Total financial a	ssets, line 36			
59. <b>P</b> a	art 5: Total business-r	elated property, line 45		<u> </u>	
60. <b>P</b> a	art 6: Total farm- and	fishing-related property, line 52		<u></u>	
61. <b>P</b> a	art 7: Total other prop	erty not listed, line 54			
62. <b>T</b> o	otal personal property	. Add lines 56 through 61	\$8575.00	Copy powaged pro-	+ \$8575.00
				Copy personal property total ▶	
63. <b>To</b>	tal of all property on \$	Schedule A/B. Add line 55 + line 62.			\$8575.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ireashia	L	Willett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)	•			

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.  ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	-						
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Checking account, Chase Line from	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Schedule A/B: 17						
	Brief description: Used Clothing Line from Schedule A/B: 11	\$1,000.00	\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Willett Debtor 1 Ireashia Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Brief \$5,850.00 5/12-1001(b) description: **✓** \$0 Lincoln MKS, 2009, 2009 100% of fair market value, up to any Lincoln MKS applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$900.00 description: **✓** \$900.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$800.00 description: **✓** \$800.00 Used Electronics - 2 100% of fair market value, up to any TV's, 1 Cell Phone, 1 applicable statutory limit Game System Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Dog - Yorkshire Terrier 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

13

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		Du	cument Page 22 of	75		
Fill in this inf	formation to identify your ca	se:				
Debtor 1	Ireashia	L	Willett			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case numbe	er _		(State)			
(If known)					_	
Officia	I Form 106D					Check if this is an amended filing
Schod	lula D: Cradita	ore Who Hay	ve Claims Secure	d by Prop	ortv	
						12/15
more space i	-		e are filing together, both are equ nber the entries, and attach it to t	• •		
	y creditors have claims se	ocured by your proper	h/2			
-			· <b>y</b> : vith your other schedules. You hav	ve nothing else to ren	ort on this form	
			viai your other schedules. Tou hav	e nouning else to rep	ort ort trits form.	
	s. Fill in all of the information	i below.				
Part 1: Lis	st All Secured Claims					
	II secured claims. If a credit			Column A	Column B	Column C
	-	· ·	icular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
name.	•	aro dame in alphabolica	order according to the creation of	value of collateral.	that supports	If any
					this claim	
	CAN AUTO	Describe the property	that secures the claim:	\$13,413.00	\$5,850.00	\$7,563.00
	or's Name BOX 420848	Lincoln MKS AWD   Val	ue: \$5,850.00			
	mber Street	As of the date you file	, the claim is: Check all that apply.			
		Contingent				
SAN E	DIEGO CA 92142	Unliquidated				
City	State ZIP Code owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check a	ıll that apply.			
	ebtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	(cash as mongage or counter			
	t least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	nd another	Judgment lien from	a lawsuit			
L to	heck if this claim relates o a community debt	Other (including a ri	ght to offset)			
Date	debt was <u>3/2017</u>	Last 4 digits of accoun	nt number 6694			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$13,413.00

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	a district	and the state of the state of						
HIII II	n this intori	mation to identify your c	ase:					
Deb	tor 1	Ireashia	L	Willett				
		First Name	Middle Name	Last Name				
	tor 2							
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
Case	e number			(State)				
(If kno	own)	_						
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims			12/15
other Form claim the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Und Creditors Who Hold Claims	t could result in a cla expired Leases (Offici s Secured by Property	aims and Part 2 for creditors wit im. Also list executory contracts al Form 106G). Do not include a r. If more space is needed, copy ne top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official Illy secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	/ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amo ding to the creditor's n particular claim, list the		both priority	and nonprior	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debte	or 1	Ireashia	L	Willett	Case number (if known)				
		First Name	Middle Name	Last Name					
Part		List All of Your NONPRIOR							
[	Do a	any creditors have nonpriority  No. You have nothing to repor  Yes.			e court with your other schedules.				
t I	unse f me	ecured claim, list the creditor sepa	arately for each claim.	For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.			
						Total claim			
4.1	No	ARGON COLLECTION AGEN conpriority Creditor's Name 160 S VALLEY VW STE 206			Last 4 digits of account number 2975 When was the debt incurred? 7/2017	\$722.00			
	_	umber Street			<del></del>				
		ho incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?	Zip Co ne. d another	de	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: COM ED -Other. Specify COMMONWEALTH EDISON				
	Ē	Yes			Other. Specify OciviniONWEALTH EDISON				
4.2		lied Interstate LLC				\$421.00			
	Cook w	conpriority Creditor's Name D Box 361596 Lumber Street  Columbus Ohio Ty State  The incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?  No Yes	d another	de	When was the debt incurred? 12/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: PUBLIC Other. Specify STORAGE				
4.3	No.   3.5   No.	ho incurred the debt? Check of Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and  Check if this claim relates to the claim subject to offset?	Zip Co ne. d another	de	Last 4 digits of account number	\$1,739.00			

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$301.00 0605 Last 4 digits of account number Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? 2/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60622 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes ATG CREDIT \$292.00 Last 4 digits of account number 0604 Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60622 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes **CAPITALONE** 4.6 \$301.00 Last 4 digits of account number \_ Nonpriority Creditor's Name c/o Pollack & Rosen, P.C When was the debt incurred? 2/2015 Street Number As of the date you file, the claim is: Check all that apply. 1825 Barrett Lakes Blvd Suite 510 Contingent 30144 Kennesaw Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Check N Go \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 N. Kedzie Avenue, #225 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60651 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Payday Loan Is the claim subject to offset? **✓** No T Yes City of Chicago - Parking and red Light Tickets 4.8 \$1,767.39 Last 4 digits of account number \_ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ **Tickets** Is the claim subject to offset? **✓** No Yes Comcast \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Is the claim subject to offset?

✓ No Yes

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CONTRACT CALLERS INC \$1,590.00 Last 4 digits of account number 1735 Nonpriority Creditor's Name 501 GREENE ST FL 3 When was the debt incurred? 9/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **AUGUSTA** Georgia 30901 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: PEOPLES **✓** No Other. Specify GAS LIGHT AND COKE Yes 4.11 CONTRACT CALLERS INC \$1,297.00 Last 4 digits of account number 1749 Nonpriority Creditor's Name 501 GREÉNE ST FL 3 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent AUGUSTA 30901 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: PEOPLES **✓** No Other. Specify GAS LIGHT AND COKE Yes LVNV FUNDING LLC 4.12 \$519.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 52815 When was the debt incurred? 1/2017 Street Number As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent Unliquidated Atlanta 30355 Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify <u>Collection Agent Capital One</u> Is the claim subject to offset? **✓** No

Yes

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Willett Debtor 1 Ireashia Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MERCHANTS CREDIT GUIDE \$114.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 When was the debt incurred? 2/2017 As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.14 Peoples Gas \$2,888.01 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Utility Is the claim subject to offset? **✓** No Yes PERFECTION COLLECTION 4.15 \$1,859.00 4555 Last 4 digits of account number Nonpriority Creditor's Name 313 E 1200 S When was the debt incurred? 3/2016 Number As of the date you file, the claim is: Check all that apply. Contingent OREM 84058 Utah Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: **✓** No Other. Specify DEFENDER/ADT

Yes

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** PORTFOLIO RECOV ASSOC 4.16 \$301.27 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 41067 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>235</u>41 Norfolk Virginia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Capital One Bank Is the claim subject to offset? **✓** No Yes Presence Medical Group c/o Ronald J. Hennings P.C. 4.17 \$630.00 Last 4 digits of account number \_ Nonpriority Creditor's Name P.O. BOX 4106 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Charles Illinois 60174 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.18 Waypoint Homes \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2760 Aurora Ave n/a Number Street As of the date you file, the claim is: Check all that apply. #100 Contingent Unliquidated 60540 Naperville Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ 17 LM 000991 Is the claim subject to offset? **✓** No

Yes

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Peoples Gas On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 200 E. Randolph Line 4.10 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60601 Last 4 digits of account number 1735 City State Zip Code ComEd - PO Box 6111 On which entry in Part 1 or Part 2 did you list the original creditor? PO Box 6111 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream 60197 Illinois Last 4 digits of account number 2975 State Zip Code Law Offices Sanford Kahn, LLP On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 180 N. LaSalle St. Line 4.18 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60601 Last 4 digits of account number City State Zip Code CITY CHICAGO c/o ARNOLD SCOTT HARRIS PC On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8

60604

Zip Code

of (Check

one):

Last 4 digits of account number

111 W JACKSON #600

Street

Illinois

State

Number

Chicago

City

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

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 Debtor 1
 I reashia
 L
 Willett
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$20,241.67 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$20,241.67 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:									
Debtor 1	Ireashia	L	Willett						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			,						

### Official Form 106G

Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Smith, Ray Name 3831 W Arthing			Residential Lease, Debtor is Lessee, Year to Year Lease
	Number Chicago	Street Illinois	60624	
	City	State	Zip Code	
2.2	United Self Stor	age		Storage Lease, Debtor is Lessee, Used Furniture/Household Goods/Clothing
	21005 W Division	on St		· ·
	Number	Street		
	Crest Hill	Illinois	60403	
	City	State	Zip Code	

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		50	Joannone rag	0 00 01 10	
Fill in this info	rmation to identify your o	case:			
Debtor 1	Ireashia	L	Willett		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
0			(State)		
Case number (If known)					
					Check if this is an
					amended filing
Official	Form 106H				
Schedu	le H: Your Cod	debtors			12/15
1. Do you h  No Yes	er every question.  ave any codebtors? (If y	ou are filing a joint case, do	o not list either spouse as	a codebtor.)	te your name and case number (if
Idaho, Lo	puisiana, Nevada, New Me	xico, Puerto Rico, Texas, W	ashington, and Wisconsi	n.)	
✓ No.	Go to line 3.				
Yes	s. Did your spouse, form	er spouse, or legal equiva	alent live with you at the	time?	
	No				
	Yes. In which communi	ty state or territory did yo	u live?	Fill in the name and current	address of that person.
	Name of your spouse,	former spouse, or legal equ	iivalent		
	Number Street				
	City	State	Zip Co	ode	
	·		•		
3. In Colum	in 1, list all of your code			if your spouse is filing with you	u. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information	on to identify	your case:				
Debtor 1 Ireash	ia	L	Willett		_	
First N	lame	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First N	lama	Middle Name	Last Na		– I –	An amended filing
(opouse, il lilling) First N	iame	Middle Name				A supplement showing post-petition chapter 1
United States Bankrul the:	ptcy Court for	Northern	District of Illin			expenses as of the following date:
Case number			(5)	ate)		
(If known)						MM / DD / YYYY
Official Forn	n 106l					
Schedule I:	Your Inc	come				12/1
information about yospouse. If more spanumber (if known).	our spouse. If ce is needed,	f you are separated and , attach a separate shee , question.	l your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your emplo	vment		Debtor 1			Debtor 2
information.	,					
If you have more th	nan one job,	Employment status	Employ	<b>✓</b> Employed		Employed
attach a separate p	•		Not Em	ployed		Not Employed
employers.	additional	Occupation				
Include part time, s self-employed worl		Employer's name	Kent Precision Foods Group		up	
Occupation may in	clude student	Employer's address	1000 Dalton Ln # A			
or homemaker, if it			Number Street			Number Street
			Delin ob ve	I. III	00400	
			Bolingbroo City	k Illinois State	60490 Zip Code	City State Zip Code
		How long employed there?			·	,
		tnere?				
Part 2: Give Deta	ails About M	Ionthly Income				
	ncome as of t	he date you file this form	n. If you have r	nothing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
spouse unless you ar If you or your non-filir	ncome as of the re separated.	e more than one employer,	-			write \$0 in the space. Include your non-filing or that person on the lines below. If you need
spouse unless you ar	ncome as of the re separated.	e more than one employer,	-	nformation for	all employers fo	
spouse unless you ar If you or your non-filir	ncome as of the re separated.	e more than one employer,	-	nformation for		or that person on the lines below. If you need
spouse unless you ar If you or your non-filir more space, attach a 2. <b>List monthly gro</b>	ncome as of the re separated.  ng spouse have a separate sheet a separate sheet as wages, sala	e more than one employer,	combine the in	nformation for	all employers fo	or that person on the lines below. If you need
spouse unless you ar If you or your non-filir more space, attach a 2. <b>List monthly gro</b> deductions.) If no	ncome as of the re separated.  ng spouse have a separate sheet a separate sheet as wages, salate of paid monthly,	e more than one employer, et to this form.  Try, and commissions (befor calculate what the monthly was a second to the control of the calculate what the monthly was a second to the calculate which w	combine the in	nformation for	all employers fo	or that person on the lines below. If you need

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Debtor	r 1 Ireashia	L Willett		Case numbe	er (if		
	First Name	Middle Name Last Na	me	known)			
				For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	y line 4 here	-	4.	\$2,047.50			
5. <b>List</b>	all payroll deductions:						
5a. '	Tax, Medicare, and Social Secu	ity deductions	5a.	\$497.51			
5b.	Mandatory contributions for ret	rement plans	5b.	\$0.00			
5c. '	Voluntary contributions for retir	ement plans	5c.	\$0.00			
5d.	Required repayments of retirem	ent fund loans	5d.	\$0.00			
5e.	Insurance		5e.	\$0.00			
5f. <b>[</b>	Domestic support obligations		5f.	\$0.00			
5g.	Union dues		5g.	\$0.00			
5h.	Other deductions. Specify:		5h. +	\$0.00 +			
6. <b>Add</b> +5h.	the payroll deductions. Add lines	s 5a + 5b + 5c + 5d + 5e +5f + 5g	6.	\$497.51			
7. Calc	ulate total monthly take-home	pay. Subtract line 6 from line 4.	7.	\$1,549.99			
8. List	all other income regularly recei	ved:					
I	Net income from rental property business, profession, or farm						
9	Attach a statement for each proper gross receipts, ordinary and neces: the total monthly net income.	,	8a.	\$0.00			
8b.	Interest and dividends		8b.	\$0.00			
	Family support payments that you	ou, a non-filing spouse, or a		_			
	Include alimony, spousal support, divorce settlement, and property se		8c.	\$0.00			
8d.	Unemployment compensation		8d.	\$0.00			
8e. 9	Social Security		8e.	\$0.00			
I c ւ t	Other government assistance the notude cash assistance and the values has assistance that you receive, sunder the Supplemental Nutrition Anousing subsidies Specify:	ue (if known) of any non- uch as food stamps (benefits	8f.	\$0.00			
8g.	Pension or retirement income		8g.	\$0.00			
8h.	Other monthly income. Specify:		8h. +	\$0.00 +			
9. <b>Add</b>	all other income Add lines 8a + 8	8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$0.00			
	<b>culate monthly income.</b> Add line the entries in line 10 for Debtor 1		10.	\$1,549.99	-	= [	\$1,549.99
Inclu frien	ude contributions from an unmarridos or relatives.	es to the expenses that you list in an partner, members of your house cluded in lines 2-10 or amounts th	hold, your c	lependents, your roomi			
Spe	cify:					11. +	\$0.00
		of line 10 to the amount in line Schedules and Statistical Summary				12.	\$1,549.99
							Combined monthly income
13. <b>Do</b>	you expect an increase or decr	ease within the year after you file	e this form?	•			
	Yes. Explain:						

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		Doco	intent 1 age 30 of 7	5	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Ireashia	L	Willett		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States	Bankruptcy Court for t		District of Illinois	A supplement sh	nowing post-petition chapter 13
Officed States E	Sankiupicy Court for t	ne. Normem	(State)	expenses as of t	he following date:
Case number (If known)				MM / DD / YYYY	<del>,                                      </del>
066 1 1				W.W. 7 55 7 1111	
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	xpenses			12/15
information. If (if known). Ans	-	ossible. If two married people and ed, attach another sheet to this ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
	No				
ľ	Yes. Debtor 2 mus	st file Official Forms 106J-2, Expen	nses for Separate Household of Deb	otor 2.	
2. Do you hav	e dependents?	<b>1</b> No			
	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.	<u> </u>	each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	17 years	No. ✓ Yes.
			Child	12 years	No.
			Office	<u>12 youro</u>	Yes.
			Child	6 months	No.
					✓ Yes.
	penses include	No			
than		] Yes			
yourself an dependent		100			
		M			
	_	ng Monthly Expenses			
	of a date after the b	r bankruptcy filing date unless y ankruptcy is filed. If this is a sup			
		on-cash government assistance ed it on <i>Schedule I: Your Incom</i> e			Your expenses
	l or home ownership or the ground or lot. 4	o expenses for your residence. In	clude first mortgage payments and		<b>\$600.00</b>
If not inc	uded in line 4:				
4a. Real e	state taxes				4a <b>\$0.00</b>

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Ireashia L Willett Case number (if known)
First Name Middle Name Last Name

FIISTName	Middle Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$60.00
6b. Water, sewer, garbage colle	ction	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$82.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$150.99
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry cle	aning	9.	\$30.00
10. Personal care products and	services	10.	\$10.00
11. Medical and dental expenses	5	11.	\$0.00
12. <b>Transportation.</b> Include gas, no not include car payments	naintenance, bus or train fare.	12.	\$40.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduc	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$152.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:	.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	aintenance, and support that you did not report as deducted from I, Your Income (Official Form 106I).	40	\$0.00
	support others who do not live with you.	18.	
Specify:	support official wife do not live with you.	19.	\$0.00
20.Other real property expenses	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Ireashia	L	Willett	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			21	\$0.00
22. Calculate your monthl	v avnancas			
22a. Add lines 4 through	•			\$1,124.99
9	hly expenses for Debtor 2), if any	from Official Form 106 L 2		\$0.00
• • • • • • •	the result is your monthly exp			\$1,124.99
		Jenses.	22.	
23. Calculate your monthly				
23a. Copy line 12 (your	combined monthly income) from	Schedule I.	23a	\$1,549.99
23b. Copy your monthly	expenses from line 22 above.		23b	\$1,124.99
,	hly expenses from your monthly	income.		\$425.00
The result is your m	nonthly net income.		23c	
	pect to finish paying for your car crease or decrease because of a re:			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ireashia	L	Willett
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	sankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(**************************************

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Ireashia Willett	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/15/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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		identify your o	case:					
Fill in thi	s information to	, ,						
Debtor 1	Ireashia Firet Nor	m o	L Mistalia N	Willett				
Debtor 2	First Nar	ne	Middle N	ame Last Nam	е			
(Spouse, if		ne	Middle N	ame Last Nam	e			
United S	tates Bankruptcy	Court for the:	Northern	District of Illino				
Case nu	mber			(Stat	e)			
(If known)								Chaple if this is
Offic	ial Form	107						Check if this is amended filing
State	ment of	 Financia	al Affairs fo	or Individuals	Filina foi	Bankrı	ıntcv	04
Be as co	mplete and a	ccurate as po pace is neede	ssible. If two ma	rried people are filing rate sheet to this form	together, both	are equally	responsible for	
Part 1:	Give Details	About Your	Marital Status a	and Where You Lived	Before			
1. W	hat is your curr	ent marital st	atus?					
	•							
Į,								
□	Married  Not married							
2 D:	Married Not married		ou lived approper	other than where you li	vo now?			
2. Du	Married Not married		ou lived anywhere	other than where you liv	ve now?			
2. Du	Married Not married uring the last 3	years, have yo		-				
2. Du	Married Not married uring the last 3	years, have yo		other than where you liv 3 years. Do not include v		now.		
2. Du	Married Not married uring the last 3 No Yes. List all o	years, have yo		3 years. Do not include v	vhere you live r	now.		
2. Du	Married Not married uring the last 3	years, have yo		-		now.		Dates Debtor 2 lived there
2. Di	Married Not married uring the last 3 No Yes. List all o	years, have yo		3 years. Do not include v	vhere you live r			there
2. Du	Married Not married uring the last 3 No Yes. List all o	years, have yo		3 years. Do not include v	vhere you live r	now. s Debtor 1		
2. Di	Married Not married  Iring the last 3  No Yes. List all o  Debtor 1:	years, have you		3 years. Do not include v	Debtor 2:	s Debtor 1		there
2. Di	Married Not married  Iring the last 3  No Yes. List all o	years, have you		3 years. Do not include v  Dates Debtor 1 lived there	vhere you live r	s Debtor 1		there  Same as Debtor 1
2. Di	Married Not married In Not married Not married In N	years, have your faces you have go Creek Road t	ou lived in the last	3 years. Do not include volume and there  From 08/2016	Debtor 2:	s Debtor 1		Same as Debtor 1 From
2. Di	Married Not married  Iring the last 3  No Yes. List all o  Debtor 1:	years, have you		3 years. Do not include volume and there  From 08/2016	Debtor 2:	s Debtor 1	Zip Code	Same as Debtor 1 From
2. Di	Married Not married In Not married I	years, have you	ou lived in the last	3 years. Do not include volume and there  From 08/2016	Debtor 2:  Same as  Number Stree	s Debtor 1 eet	Zip Code	Same as Debtor 1 From
2. Di	Married Not married In Not married I	years, have young Creek Road t	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 08/2016 To 06/2017	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Di	Married Not married In Not married I	years, have young Creek Road t	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 08/2016 To 06/2017  From	Debtor 2:  Same as  Number Stree	State State	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From From
2. Di	Married Not married In Not married I	years, have young Creek Road t	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 08/2016 To 06/2017	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Di	Married Not married In Not married I	years, have young Creek Road t	ou lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 08/2016 To 06/2017  From	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From From

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Deb	tor 1	Ireashia L	Willett		umber (if known)	
			e Name Last Nam	e		
Part	2:	Explain the Sources of Your Inc	come			
Fill		you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	✓ Wages, commissions, bonuses, tips ✓ Operating a business	\$28178.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$17600.00	Wages, commissions, bonuses, tips Operating a business	
1	nclu oubl filing	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2017 ) YYYY				
		or the calendar year before that: lanuary 1 to December 31,				

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor 1 Ireashia		L	Wille	ett	Case number (	if known)
First Name		Middle Name	Last	Name	·	
Insiders include corporations of vagent, including such as child su	your relatives; a which you are a one for a busir	any general partners an officer, director, p ness you operate as	; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which yo more of their voting	who was an insider?  Du are a general partner;  securities; and any managing  domestic support obligations,
✓ No						
Yes. List all	l payments to	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Na	me					
Number Stre	eet					
City	State	Zip Code				
Insider's Na	me					
Number Stre	eet					
City	State	Zip Code				
Within 4 year h	afava van filad	l fau hauleurutare d	id var maka anv		.f	n account of a debt that benefited an
insider?	eiore you illeu	i ioi balikiuptoy, u	na you make any	payments of trans	sier any property or	account of a dept that benefited an
Include payment	ts on debts gua	aranteed or cosigne	d by an insider.			
<b>✓</b> No						
Yes. List all	payments tha	at benefited an insi	der.			
_			Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	
						Include creditor's name
Insider's Na	me					
Number Stre	eet					
City						
Oity	State	Zip Code				
Oity	State	Zip Code				
Insider's Na		Zip Code				
Insider's Na	me	Zip Code				
	me	Zip Code				
Insider's Na	me	Zip Code				
Insider's Na	me	Zip Code				

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Willett

Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Forcible Entry Possession Will County Courthouse Pending Waypoint Homes Inc v Ireashia Willett Court Name On appeal 19 W Jefferson St NumberStreet Concluded Case number Illinois 60432 Joliet 17-LM-000991 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2009 Lincoln MKS AWD 10/2017 \$5850 PELICAN AUTO Creditor's Name Explain what happened PO BOX 420848 Number Street Property was repossessed. Property was foreclosed. SAN DIEGO California 92142 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property 2009 Lincoln MKS AWD \$5850 01/2018 PELICAN AUTO Creditor's Name **Explain what happened** PO BOX 420848 Number Street Property was repossessed. Property was foreclosed. SAN DIEGO California 92142 Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Ireashia		L Middle News	Willett	Case number (if known)		
	First Name		Middle Name	Last Name			
11.		ays before you filed f refuse to make a pa			eank or financial institution,	set off any amou	nts from your
	✓ No ✓ Yes. Fil	in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
	Creditor	's Name					
	Number	Street					
				Last 4 digits of account	number: XXXX-		
	City	State	Zip Code				
12.		r before you filed for eceiver, a custodian,			possession of an assignee fo	or the benefit of c	reditors, a court-
	✓ No Yes						
Part	5: List Ce	rtain Gifts and Co	ntributions				
13.	Within 2 ye	ars before you filed f	for bankruptcy, did y	you give any gifts with a t	otal value of more than \$600	per person?	
	✓ No Yes. Fi	ll in the details for ea	ch gift.				
	Gifts w	ith a total value of m son	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person	to Whom You Gave th	e Gift				
	Number	Street					
	City Person's	State s relationship to you	Zip Code				
	Person	to Whom You Gave th	e Gift				
	Number	Street					
	City	State	Zip Code				
	Person's	s relationship to you					

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Depti	J	Ireashia L	Willett Case number <i>(if kno</i>	own)	
		First Name Middle Name	Last Name	<u>-</u>	
14.	Wit	hin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
	⊻	No			
	П	Yes. Fill in the details for each gift or contribu	tion.		
	ш	-		_	
		Gifts or contributions to charities	Describe what you contributed	Date you	Value
		that total more than \$600		contributed	
		Charity's Name	_		
		Charity's Name			
		-	_		
		Number Street	_		
		City State Zip Code	_		
Part	6.	List Certain Losses			
· uit	v.	Liot Gortain Lococo			
15.	With	hin 1 year before you filed for bankruptcy or s	ince you filed for bankruptcy, did you lose anything be	ecause of theft, fire,	other disaster, or
	gam	nbling?			
		No			
	lacksquare	NO			
		Yes. Fill in the details.			
	_	Describe the management last and	Describe and insurance accounts for the last	Data of	Value of augustus
		Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List	loss	lost
			pending insurance claims on line 33 of <i>Schedule</i>		
			A/B: Property.		
Part	7.	List Certain Payments or Transfers			
	abo	ut seeking bankruptcy or preparing a bankru			anyone you consulted
	abo	ut seeking bankruptcy or preparing a bankru			anyone you consulted
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your	bankruptcy.	
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property	bankruptcy.  Date payment	Amount of
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your	Date payment or transfer	
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property	Date payment or transfer	Amount of
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers,  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00
	abo	ut seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code	ptcy petition? or credit counseling agencies for services required in your  Description and value of any property transferred  Attorney's Fee - 350.00	Date payment or transfer was made 10/2017	Amount of payment \$350.00

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Debto		Ireashia	L		ase number <i>(if knowr</i>	)		
		First Name	Middle Name	Last Name				
	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		nalf pay or transfe	r any property to a	anyone	who promised to
	<b>✓</b>	No Yes. Fill in the details.						
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
	the Incl	ordinary course of your bu	isiness or financial af nd transfers made as s	ecurity (such as the granting of a secur				
				Description and value of propert transferred		y property or eceived or debts p	oaid	Date transfer was made
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		l you transfer any property to a self-	settled trust or sin	nilar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the pr	operty transferred			Date transfer was
		Name of trust						made

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Willett Debtor 1 Ireashia Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? United Self Storage Used Furniture/Household No Name of Storage Facility Name Goods/Clothing 21005 W Division St Number Street Number Street City State Zip Code Crest Hill Illinois 60403 State Zip Code City

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Willett Debtor 1 Ireashia Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Ireashia	L	- Middle Nove e	Willett	Case num	nber (if known)	
		First Name	, n	Middle Name	Last Name			
26.	Hav	e you been a party	y in any judici	al or administra	ative proceeding under	any environmental la	w? Include settlements and order	rs.
	$ \checkmark $	No						
		Yes. Fill in the det	ails.					
				•	Court or agency	Na	ture of the case	Status of the case
		Case title						Pending
				<u>-</u>	Court Name			On appeal
		Case number			NumberStreet			Concluded
				ī	City State	Zip Code		
Part	11:	Give Details Ab	oout Your Bu	usiness or Co	nnections to Any Bu	siness		
27.	Wit	hin 4 years before	you filed for b	ankruptcy, did	you own a business or	have any of the follow	ving connections to any business?	,
		A sole propri	etor or self-en	nnloved in a tra	de, profession, or other	activity either full-tim	ne or nart-time	
				-	LC) or limited liability pa			
		A partner in a		ility Company (L	LC) or inflited liability pa	irti lersi lip (LLF)		
		ш .						
		_			e of a corporation			
		An owner of a	at least 5% of	the voting or e	quity securities of a corp	ooration		
	П	No. None of the a	above applies	. Go to Part 12.				
	N				details below for each b	nusiness		
	¥	roo. Orroom an are	at apply above				Employer Identification n	ımbar Do nat
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
		Your Kids is our K	ids Daycare		Daycare		EIN:	
		Business Name	-		Bayoaro		LIIV.	
		3831 W Arthington	n		_			
		Number Street			Name of account		Dates business existed	
		Chicago City	Illinois State	60624 Zip Code	mame of accounts	ant or bookkeeper	Battoo Baomood Calottoa	
		City	State	Zip Code			From 07/2006 To 03/20	017
								<del></del>
					Describe the natu	ire of the business	Employer Identification nu	ımber Do not
							include Social Security nu	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					2 " "			
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
		<del></del>			_		EIN:	
		Business Name						
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_	J. Johnsoper	From To	
		•					110	

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Deb	tor 1 lr	reashia	L	Willett	Case number (if known)
	F	First Name	Middle Name	Last Name	
28.		in 2 years before itors, or other pa		ou give a financial statemen	t to anyone about your business? Include all financial institutions,
	Ľ	No Yes. Fill in the det	ails below.		
				Date issued	
		Name		MM/DD/YYYY	
		Number Street		_	
		City	State Zip Code	_	
Part	12:	Sign Below			
t	rue ai	nd correct. I unde kruptcy case can	erstand that making a false st result in fines up to \$250,000	atement, concea <sup>l</sup> ing propert , or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Ireashia Willett ure of Debtor 1		Signature of Debtor 2
		Sigriali	ire of Debtor 1		Date
		Date 1	/15/2018		Date
	Did yo	u attach addition	al pages to Your Statement o	f Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
r	✓ No	0			
Ė	Ye				
	Did yo	u pay or agree to	pay someone who is not an a	ttorney to help you fill out ba	nkruptcy forms?
Г	<b>√</b> No	0			
i	Ye	es. Name of persor	ı		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Ireashia	L	Willett	Case number (if known)	
	First Name	Middle Name	Last Name		
	Additional Page				
22. Have	you stored property ir	a storage unit or place	other than your home within 1 yea	r before you filed for bankruptcy?	
			Who else had access to it?	Describe the contents	Do you still have it?
	Public Storage Name of Storage Faci 701 Western Ave	lity	Name	Used Furniture/AC Units	✓ No  ✓ Yes
	Number Street Glendale Cali	fornia 91201	Number Street		

State

Zip Code

City

State

Zip Code

City

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B2030 (Form 2030) (12/15)

In

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern District C	) IIIIIOIS	
·е	Ireashia L Willett		Case No.	
	Debtor	_	61 .	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
CO	rsuant to 11 U.S.C. § 329(a) and F mpensation paid to me within one ndered or to be rendered on behalf	year before the filing of the peti-	tion in bankruptcy, or agreed to	be paid to me, for services
Fo	r legal services, I have agreed to a	ccept		\$4,000.00
Pri	ior to the filing of this statement I I	nave received		\$500.00
Ва	lance Due			\$3,500.00
2. Th	e source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3. Th	e source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my l		th any other person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agreement,		
5. ln	return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		•	• •
	b. Preparation and filing of any	petition, schedules, statements	of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors and o	confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and ot	ther contested bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed fee does not in	clude the following services:	
		CERTIFICATION	ON	
	tify that the foregoing is a complet s) in this bankruptcy proceedings.	e statement of any agreement of	r arrangement for payment to n	ne for representation of the
	1/15/2018		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/15/2018	
Signed:		
/s/ Ireash	hia Willett	
		/s/ Elise Harmening
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Willett, Ireashia L	Case No	
	Debtor(s)	Case No.	
		Chapter	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Ti knowledge		y that the attached list of creditors is tru	e and correct to the best of their
Date:	1/15/2018	/s/ Willett, Ireashia Willett, Ireashia L Signature of Debt	

PELICAN AUTO PO BOX 420848 SAN DIEGO, CA, 92142

PERFECTION COLLECTION 313 E 1200 S OREM, UT, 84058

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

AARGON COLLECTION AGEN 8668 Spring Mountain Rd Las Vegas, NV, 89117

ComEd - PO Box 6111 PO Box 6111 Carol Stream, IL, 60197

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

Allied Interstate LLC PO Box 361596 Columbus, OH, 43236

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622 MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 7 CHICAGO, IL, 60606

Waypoint Homes 2760 Aurora Ave #100 Naperville, IL, 60540

Law Offices Sanford Kahn, LLP 180 N. LaSalle St. Ste. 2025 Chicago, IL, 60601

Comcast p.o. box 196 Newark, NJ, 07101

Check N Go 2116 W Jefferson St Joliet, IL, 60435

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

CITY CHICAGO c/o ARNOLD SCOTT HARRIS PC 111 W JACKSON #600 Chicago, IL, 60604

Presence Medical Group c/o Ronald J. Hennings P.C. P.O. BOX 4106 Saint Charles, IL, 60174

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

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Debtor 1 freashia	L Middle Name	Willett Last Name	Case number (if known	)
NAME AND ADDRESS OF THE PROPERTY OF THE PROPER	estions for Reporting Purp			
16. What kind of debts do you have?	16a. Are your debts prin "incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts prin	narily consumer debts?  vidual primarily for a pers  b.  7.  narily business debts? E  s or investment or throu  c.  7.	onal, family, or househ Business debts are debt gh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid	·	nat after any exempt prop to distribute to unsecure	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10 10,001-2	000,	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct.  If I have chosen to file und of title 11, United States Cunder Chapter 7.  If no attorney represents nout this document, I have a I request relief in accordant understand making a fals	der Chapter 7, I am aware Code. I understand the reine and I did not pay or agobtained and read the notice with the chapter of tit is statement, concealing of the concealing	that I may proceed, if e lief available under each gree to pay someone whatice required by 11 U.S le 11, United States Co property, or obtaining i	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
was the many professional constraints of the second		M / DD / YYYY	ENOUGH OF	MM / DD / YYYY

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Sill in this price	restile)o (estelsitili) yele	If case			
Debtor 1	freashia	L	Willett		
	First Name	Middle Name	Last Name	The state of the s	
Debtor 2 (Spouse, if filing)	**************************************			ANOPANDA-18	
(apouse, nama)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for th	ne: Northern	District of Illinois		
Case number			(State)		
(If known)		······································		***************************************	
Official	Form 106E	)ec		••••••	Check if this is an amended filing
Declarat	ion About a	n Individual Debt	or's Schedules	\$	12/15
If two married	people are filing tog	ether, both are equally respon	sible for supplying correc	et information.	The state of the s
money or prope U.S.C. §§ 152,		ection with a bankruptcy case		aking a false statement, concealing prop \$250,000, or imprisonment for up to 20	
Did you p	ay or agree to pay so	omeone who is NOT an attorne	y to help you fill out ban	kruptcy forms?	
V No					:
Pes. I	Name of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and orm 119).	
	naity of perjury, I dec are true and correct	clare that I have read the sum:	nary and schedules filed	with this declaration and	
	nia Willett	and with	×		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 1/13/2018

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Debtor	1 Ireashia	L	Willett	Case number (# known)
	First Name	Middle Name	Last Name	
	ithin 2 years before you filed editors, or other parties.  No Yes. Fill in the details below	, .	you give a financial state	ment to anyone about your business? Include all financial institutions,
Participa Partic	3	•	11.12 % CHESSO (\$4.00 \$4.00	
			Date issued	
	Name		MM/DD/YYYY	Maurin.
	Number Street			
	City State	Zip Code		
2-16-16	Sign Below			
		fines up to \$250,000		perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Deb	tor 1 /		Signature of Debtor 2
	Date 1/13/2018			Date
Díd	you attach additional pages	to Your Statement	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
[7]	No			
Second Second	Yes			
Did	you pay or agree to pay some	one who is not an	attorney to help you fill oc	at bankruptcy forms?
7	No			
inimal Land	Yes. Name of person			Attach the Bankruptcy Pelition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

in re:	Willett, Ireashia L	Caea Nn	Case No.		
	Debtar(s)	VXIV (30)			
		Chapter.	Chapter13		
	VERIE	TICATION OF CREDITOR MAT	RIX		
knowledg		rify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	1/13/2018	/s/ Willett, Treashi	Musimer		
		Willett, Ireashia L Signature of Debt			

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Debte	or 1 Ireashia First Nam	L Middle Name		llett It Name	Case number (if known)	agaantiikii (1990-1990) Sidadhii kaasaa aa a	
16.	Calculate t	he median family income that ap	plies to you. Follo	ow these steps:			
	16a. Fill in t	he state in which you live.	Blinoi	is			
	16b. Fill in t	he number of people in your housel	nold. 4				
	house				list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	\$94,472.00	
17.		lines compare?					
	17a. 🗾 Li	ne 15b is less than or equal to fine 1 ader 11 U.S.C. § 1325(b)(3), <b>Go to</b> :	6c. On the top of part 3. Do NOT fill	page 1 of this fo I out <i>Calculation</i>	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).		
	hand U.		d fill out Calculat	tion of Disposat	box 2, Disposable income is determined under 11 le Income (Official Form 122C-2). On line 39 of that		
Part	Calcula	nte Your Commitment Perioc	Under 11 U.S.	.C. §1325(b)(4	)		
18.		otal average monthly income fro				\$416.00	
19.			f you are married,	your spouse is n	ot filing with you, and you contend that calculating the ir spouse's income, copy the amount from line 13.		
	19a. If the r	narital adjustment does not apply, fil	l in 0 on line 19a.			- <u>\$0.00</u>	
		ct line 19a from line 18.				\$416.00	
20.	Calculate y	our current monthly income for t	he year. Follow th	iese steps:			
	20a. Copy I	ne 19b.				\$416.00	
	Multipl	y by 12 (the number of months in a	year).			x 12	
	20b. The res	sult is your current monthly income	for the year for this	s part of the form		\$4,992.00	
	20c. Copy t	he median family income for your st	ate and size of hou	usehold from line	316c.	\$94.472.00	
21.	How do the	ow do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20 4, The	b is more than or equal to line 20c. commitment period is 5 years. Go to	Unless otherwise o Part 4.	ordered by the co	urt, on the top of page 1 of this form, check box		
Pant	F Sign B∈	HOW					
	By sign	ng here, I declare under penalty of p	erjury that the info	ormation on this :	statement and in any attachments is true and correct.		
	X /:	o/ Ireashla Willett \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	wor	×			
	Sig	nature of Debtor 1		Sig	nature of Debtor 2		
	Dat	e 1/13/2018 MM/DD/YYYY		Da	te MM/DD/YYYY		
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.							

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

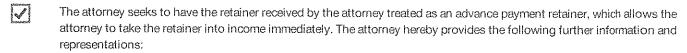
### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/13/2018		
Signed: /s/ Ireashia Willett A Parameters		
/s/ Ireashia Willett LUI WW	/s/ Elise Harmening G JH	
Debtor(s)	Attorney for Debtor(s)	J

Do not sign if the fee amounts at top of this page are blank.